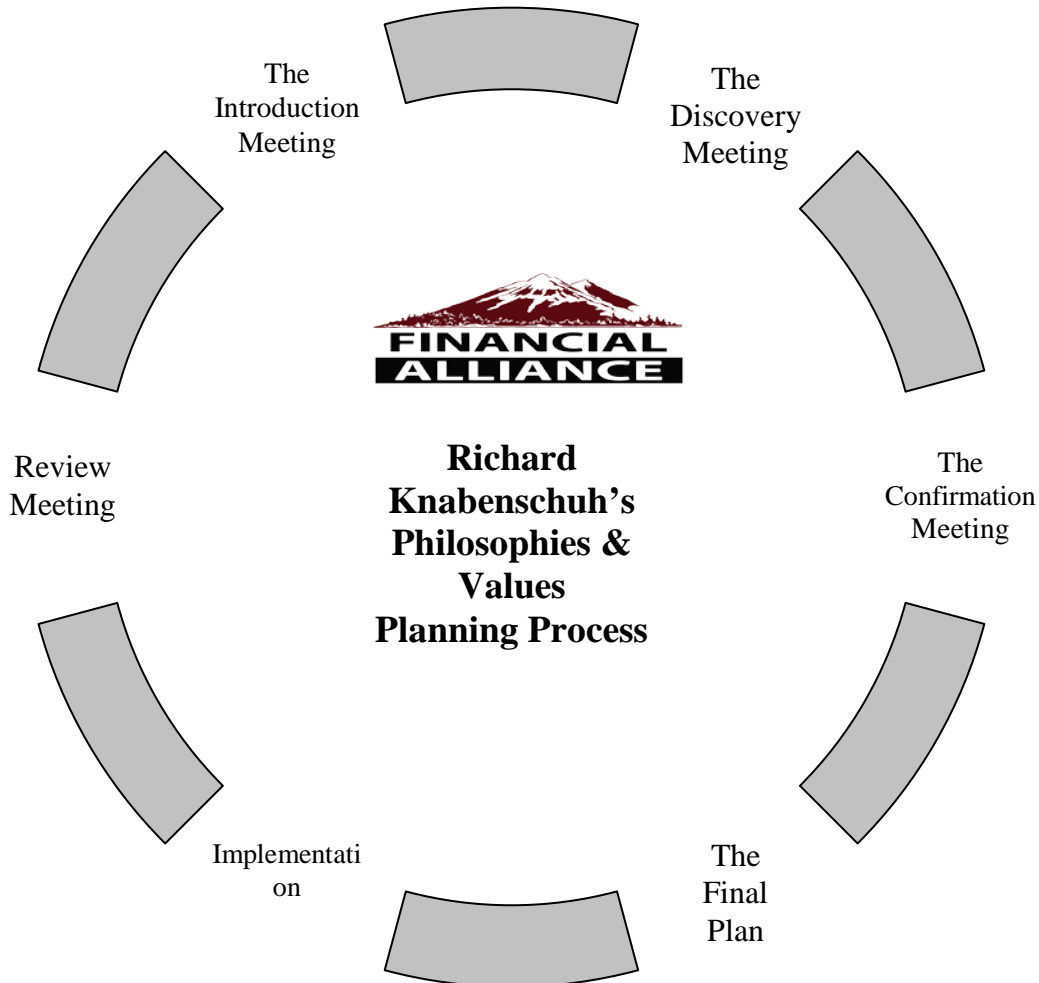


Planning Process



1. The Introduction Meeting

- We meet to gain insight into each other
- Introduction to my firm

2. The Discovery Meeting

- Fact Finder

3. The Confirmation Meeting

- Confirm goals, objectives and data
- Net worth statement

4. The Final Plan

- Written recommendations
- Options provided
- Actions articulated
- Development of the final plan

5. Implementation

- Starting point established
- Invest cash, set up monthly contributions
- Review course of action
- Begin doing all the right things towards your ongoing financial plan

6. Review Meetings

- Review progress
- Fine tuning
- Tax planning